

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security     0 Assumption of Executory Contract or Unexpired Lease     0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

William and Joan Busund

Case No.:

16-21666

Judge:

JNP

Debtor(s)

**Chapter 13 Plan and Motions**

- |   |  |                              |
|---|--|------------------------------|
| <input type="checkbox"/> Original         | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>August 11, 2021</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required         |                              |

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC

Initial Debtor: WNB

Initial Co-Debtor: JEB

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 298.00\* per month to the Chapter 13 Trustee, starting on September 2021 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

\* with \$70,283.20 paid-to-date

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
JENKINS AND CLAYMAN	ADMINISTRATIVE	BALANCE DUE: \$ 900.00*
INTERNAL REVENUE SERVICE	FEDERAL INCOME TAX	BALANCE DUE: \$9,154.94

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Round Point Mortgage	Residence	\$36,741.78	N/A	\$36,741.78	Resume in July 2016

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:**  **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than 100 percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**  **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**  **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman \_\_\_\_\_
- 3) Round Point Mortgage \_\_\_\_\_
- 4) IRS 5) Unsecured creditors who file timely proofs of claim \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 15, 2016.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>1. Mr. Busund is now disabled and unable to work.</p> <p>2. In a non-COVID setting, other employment opportunities may have been available to him.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>1. To extend plan to 84 months.</p> <p>2. To match plan amount with claims filed.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 08/11/2021

/s/ William N. Busund  
Debtor

Date: 08/11/2021

/s/ Joan E. Busund  
Joint Debtor

Date: 08/11/2021

/s/ Eric J Clayman  
Attorney for Debtor(s)

In re:  
William N Busund  
Joan E Busund  
Debtors

Case No. 16-21666-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Aug 12, 2021

User: admin  
Form ID: pdf901

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ William N Busund, Joan E Busund, 113 Peach Tree Drive, Franklinville, NJ 08322-4201
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516418639	Apex Asset Management, LLC, Center for Eyecare, PO Box 5407, Lancaster, PA 17606-5407
516237545	Arthritis, Rheumatic & Back Disease Asc, 2309 Evesham Rd, Ste 101, Voorhees, NJ 08043-1559
516237547	Center for eye care, C/O Apex Asset Management LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
516237548	+ Chase Bank USA, N.A., C/O GC Services Limited Partnership, PO BOX 1545, Houston, TX 77251-1545
516237550	Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
516237551	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
516237554	+ Kennedy Health, C/O Financial Recoveries, 200 E Park Dr, Suite 100, Mount Laurel, NJ 08054-1297
516237555	+ LabCorp, PO Box 2240, Burlington, NC 27216-2240
516237557	+ Newark Federal Employees, 970 Broad St, Ste 735, Newark, NJ 07102-2534
516237558	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516237559	+ Portfolio Recovery Assoc, C/O Craner Satkin & Scheer, 320 Park Ave, Scotch Plains, NJ 07076-1100
516237560	+ Premier Bankcard, LLC, C/O Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
516237561	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
516237562	+ RA Pain Services, PO BOX 4640, Rutherford, NJ 07070-0464
516237563	+ Remex Inc., 307 Wall St., Princeton, NJ 08540-1515
516237564	+ RoundPoint Mortgage Servicing Corp, C/O Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd, Mount Laurel, NJ 08054-3437
516416410	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
516237565	+ South Jersey Radiology, C/O Remex Revenue Management Excellence, 307 Wall St., Princeton, NJ 08540-1515
516237566	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516237567	Steven J. Garin, DMD, Haddon Oral Surgeons, PA, 475 Old Marlton Pike, Marlton Pike Prof. Bldg, Marlton, NJ 08053-2089
516237568	+ TD Card Services, PO Box 16027, Lewiston, ME 04243-9513
516237569	Visa, PO Box 31279, Tampa, FL 33631-3279

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 12 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 12 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516237544	+ Email/Text: broman@amhfcu.org	Aug 12 2021 20:26:00	American Heritage FCU, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
516237546	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 12 2021 20:33:19	Best Buy Credit Services, PO BOX 9001007, Louisville, KY 40290-1007
516380047	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 12 2021 20:26:00	Comenity Capital Bank/Paypal Credit, c/o

District/off: 0312-1

User: admin

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Date Rcvd: Aug 12, 2021

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516237552	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 12 2021 20:26:00	Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516237549	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 12 2021 20:33:18	Chase Slate, CardMember Service, PO BOX 15153, Wilmington, DE 19886-5153
516237556	Email/Text: electronicbkydocs@nelnet.net	Aug 12 2021 20:26:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
516442426	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 12 2021 20:33:25	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516417614	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 12 2021 20:26:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
518055864	+ Email/Text: bncmail@w-legal.com	Aug 12 2021 20:26:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518055863	+ Email/Text: bncmail@w-legal.com	Aug 12 2021 20:26:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516258094	+ Email/Text: electronicbkydocs@nelnet.net	Aug 12 2021 20:26:00	US Department of Education, c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516237553	##+	Jefferson Physician Business Services, PO BOX 40089, Philadelphia, PA 19106-0089

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2021 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION dcarlon@kmllawgroup.com  
bkgroup@kmllawgroup.com

Eric Clayman

on behalf of Debtor William N Busund mail@jenkinsclayman.com connor@jenkinsclayman.com

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Eric Clayman

on behalf of Joint Debtor Joan E Busund mail@jenkinsclayman.com connor@jenkinsclayman.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Linda S. Fossi

on behalf of Creditor MTAG Cust for Empire VII NJ Port. lfossi@zeitzlawfirm.com  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

TOTAL: 6